

## ADVERTISEMENT

GIVING A THOUGHT  
TO  
FIRE INSURANCE

Public Confidence a Basic Principle—Stock Companies Have Highest Standards—Assured Relief of All Responsibility—Policies Are Sight Drafts for Honest Claimants.

[Seventh of a Series of Eight Sketches. Previous Articles will be Mailed on Request. The Eighth and Last Will Appear in "The Tribune" Next Week.]

CAN you visualize the distrust among policyholders—equivalent almost to panic—that would have followed the San Francisco conflagration of 1906, with its unprecedented loss, had it not been for the confidence of the people, everywhere, in the good faith and financial integrity of stock fire insurance companies?

During three days' time that disaster wiped out insured property values greater by some sixty or seventy millions of dollars than the aggregate surplus of all the stock companies then licensed to do business in California!

Was this confidence of the people misplaced? No. As stated in one of the earlier Sketches, the company failures were negligible and stockholders promptly responded to the call for the restoration of depleted capital and surplus coffers.

Stock fire underwriting, quite as much as if not more than banking, is dependent on the confidence of the public, and that which destroys confidence works almost irreparable damage so insidious is the progress of calumny and so difficult is it to overtake and refute.

Until fire comes a policy contract seems of but little importance and often is tucked away and forgotten. Hence it is of first importance that those who buy fire insurance to protect their property interests, and assure the peace of mind which leaves them free to prosecute their own business affairs, should have nothing but the best the market affords. Any form other than "stock" fire insurance puts the policyholder in the insurance business himself, with all its hazards and responsibilities, and merely creates for him a new liability; not relief from one already existent.

In public conception, all branches and classes of companies are too often lumped together, even though they have nothing in common and are vastly different in organization, requirements, methods, practices and operation. The impression exists only because they are called "insurance companies."

Let me divide the groups of companies first into those indemnifying for (1) property damaged or destroyed; (2) accidents and injuries to people; (3) failure in surety or fidelity; and (4) death, naturally or accidentally. They are known broadly as fire and marine, casualty, surety, and life insurance companies. Again these are subdivided into classes—stock and mutual.

Each branch, and each class in each branch, is governed by separate insurance statutes of the several states and in every case, except life, the reserve requirements for stock companies are the highest and their standards of solvency the most rigid. In life insurance alone—an entirely distinct service and with no relationship whatever to other branches—both stock and mutual companies are required to reserve under identical standards.

This explanation is made in answer to inquiries that have developed since the publication of these Sketches was undertaken. I am, of course, speaking only for stock fire insurance companies and am trying to make plain that few principles and few standards are applicable to other branches properly could be applied to them. The functions and emergency requirements in our branch and class are peculiar to us alone.

You will have observed in these articles, of course, that no attempt has been made, except by mere reference, to touch upon outward and visible signs of fire underwriting such as the adjustment and payment of fire losses. You must get that every day, and know all about it. I cannot do that here, but I can say that every stock fire insurance company seeking the confidence of the public, earnestly desires to pay its losses promptly and honestly and in accordance with the policy provisions. The honest man has nothing to fear, even as every legitimate company will gladly assist him in getting his just due when loss comes.

The policy contracts issued to you, which guarantee indemnity for loss to the property specified, are more for your protection than ours. For many years these contracts have been prescribed by statutes of New York and many other states both as to insurance conditions and restrictions, and as to size of type. They are "Standard Policies" in fact, as well as in name, the provisions for our common protection having been clarified by court decisions until there is no doubt of their intent.

Before loss occurs, as previously stated, a policy of fire insurance seemingly is of little importance but what after it becomes a document of great value. That the contracts to which the stock fire insurance companies put their names and guarantees are to all intents and purposes, sight drafts within certain contractual limitations, of course, but still sight drafts upon the makers in favor of honest claimants. These guarantees are backed by capital, surplus and the statutory reserves previously explained. The constitution insurance within the full meaning of the word, that is, to make safe.

JOHN B. MORTON  
President  
NATIONAL BOARD OF  
FIRE UNDERWRITERS  
31 WILLIAM STREET, NEW YORK

Britons Urge  
Senate to Cut  
Tariff on Steel

Balfour Tells Committee  
England Can Pay Debt to  
America Only in Trade,  
and Asks Co-operation

Opposes U. S. Valuation  
Flour Interests Want Protection; Fishing Industry  
Denounces Import Taxes

WASHINGTON, Aug. 30.—Representatives of industries of the United States and England presented arguments before the Senate Finance Committee to-day striking at rates in the Fordney tariff bill. From England came a delegation to urge revision downward of rates on high-speed steel, while higher rates on flour and mill feeds were sought by domestic milling interests, and representatives of the fishing industry appeared both to defend and denounce import taxes on their products.

The British representation was made by Arthur Balfour, heading a deputation from the Sheffield Chamber of Commerce, who pictured the consequences to the business of his home land should the Fordney steel rates be retained. He said the manufacturers would like nothing better than to see the present Underwood tariff rate continue, but recognized that that would be impossible.

"We know," he added, "that the peace of the world depends on you and us. We want to do nothing to disturb, disrupt or destroy that harmony which has so long existed between our countries."

Must Pay in Goods  
"We ask for no favoritism. We never have dreamed of any retaliatory measures. We contemplate no throat cutting. All we ask is that we be allowed to live, to work and to pay you what we owe you. And the only way we can pay you is in trade, in goods. That we are very anxious to do."

The American valuation basis of levying duties as provided by the Fordney bill also was objected to by Mr. Balfour. Such a method of laying out port taxes, he said, would "absolutely" cut off many trade connections and create an element of uncertainty dangerous to trade.

"No customer, however old his business relations may be, is going to send us an open order," he continued, "when we cannot tell and we cannot tell what the duties are going to be. It is upon the duties that the prices depend."

Touching on industrial and labor conditions in England the witness stated that about 2,000,000 men were out of work and that 2,000,000 to 4,000,000 others were employed only part of the time. He said British labor leaders had recognized that their policy toward the United States, which he explained disturbed his country greatly during the war, was unbecomingly and that greater efficiency was now being obtained.

Pleds for Cooperation  
The British steelmaker assured the committee that his delegation desired only to present their situation and ask that they be given the best treatment possible under the national policy. "It is our plea," he told the committee, "that the long-time co-operation and the satisfactory and pleasant relations be continued, for it means much to us and to all the world."

With Mr. Balfour were S. J. Robinson, Peter MacGregor and J. O. Ward. The three last named, however, did not testify, having arranged for presentation of their case by Mr. Balfour. The appearance of representatives before the committee, while unusual, was not unprecedented, and was arranged at the request of the State Department.

Claims of the four millers, submitted by L. E. Moore, of Kansas City, president of the Southwestern Millers' League, and A. L. Goetzmann, of Minneapolis, president of the Millers' National Federation, were that the duties would be compensatory for the cost of a bushel duty on wheat. They argued the duty on wheat would bring no good effect.

On the question of duties on fish a difference of opinion was voiced by the home producers and the importers, although some New England fishing interests favored a low import tax. The Alaska industry protested against any changes from the House rates.

Envoys Say New Tariff  
Menaces Cuban Stability  
Imposes on Sugar and Tobacco  
Are Especially Criticized by  
Trade Mission of Island

WASHINGTON, Aug. 30.—Tariffs proposed in the Fordney bill "threaten the economic stability of the Cuban Republic," declared the Cuban trade mission to-day in a formal memorandum presented to Secretary Hughes in behalf of the Cuban commercial mission, representing growers of tobacco, sugar and other island products.

The economic and industrial future of Cuba, the commercial relations between the two countries and American investments in Cuba will be seriously impaired by the proposed increase duty on sugar alone, the memorandum said, while the Fordney bill imposes upon Cuba a duty which is declared to be "detrimental to all concerned."

"As an unavoidable result of these increased duties," Minister De Ces-

pedes said, "Cuba's purchases in, and exports from the United States, and other mercantile relations growing therefrom, would be seriously affected, thus causing a great loss in the foreign trade of the United States. The United States could not be expected to maintain under such conditions its commanding position in trade with Cuba."

The signing of the emergency tariff bill, which declared an "overnight loss of \$320,000,000" to Cuba.

The New Play  
By Percy Hammond

Barney Bernard Has Familiar Adventures in  
Aaron Hoffman's  
"Two Blocks  
Away"

Pershing Property May  
Be Sold for \$20 Taxes

Hundred-Acre Farm of Rich  
Land in Louisiana Bought  
by General's Father

AMITE CITY, La., Aug. 30.—Unless some one comes forward between now and September 10 with \$20 taxes, the sheriff of Tangipahoa parish will sell at auction the Louisiana estate of General John D. Pershing and his brothers and sisters.

This estate is 100 acres of farm and cut-over land in Roseland, near here. It was bought many years ago by General Pershing's father, John F. Pershing, who lived here for some time. Some of General Pershing's holdings are of the finest and richest lands to be found in America and in the heart of a thriving trucking community. Properly cultivated, it would earn a fortune, as hundreds of such estates in and around this community have done.

General Pershing's father died about twenty years ago. There are two sons, John D. and James F.; two daughters, Mary Hyler and Anna May Pershing; a grandchild, a son, Pauline, and a great-grandson, Richard Padlock Jr. The property has been advertised for the last month.

Vestris Sets Speed  
Record in Run From  
Buenos Ayres to N. Y.

Passengers Say Brazil Has  
Advanced Passage Money  
to 1,000 Germans; Teuton  
Goods Flood Market

The Lamport & Holt lines Vestris, flagship of the company's South American fleet, arrived here yesterday from Buenos Ayres in sixteen days eleven hours and fifty-four minutes, breaking the previous record by eleven hours and fifty-four minutes. Captain Joseph Davies said that he did not drive his big charge in an effort to set a new mark, but he took advantage of favorable weather conditions and managed to get the ship here a day ahead of schedule.

The Vestris, which is soon to give way to the new import & Holt liner, Vanderk, a seventeen-hundred-ton carrier due here in October, made her best day's run from noon August 20 to noon August 21, logging 438 knots. Davies said that Brazil was catering to the Germans and already had advanced the passage money for 1,000 Germans who are to be brought to Rio de Janeiro within a few weeks. He said that this was the first installment of a German immigration exodus to Brazil that is being financed by the Brazilian government.

Travelers on the Vestris said that Buenos Ayres, Montevideo, Rosario and Montevideo had been flooded with an enormous quantity of German hardware and cutlery which was selling at ridiculously low prices. They said that the German money was being used to buy American goods, which before the war, retail for \$275.

Among the passengers was Homer S. Cummings, lawyer and politician of Stamford, Conn., and William G. Townes, a coal operator of this city. Both had been to Brazil and the Argentine in the interest of fifty American financial and commercial corporations which they said were great factors in the trade between North and South America.

Mr. Townes said he was particularly impressed with the solidity, energy and business instincts of the men of Uruguay. "The business of this republic," he said, "is in the hands of young men of great reliability, who have a keen sense of business obligations, and we look forward to a large volume of business from Uruguay. The Uruguians are progressive and sound in business dealings and the spirit of the people impressed me greatly."

Radio Convention To-day  
CHICAGO, Aug. 30.—The first national wireless convention will convene here to-morrow under the auspices of the American Radio Relay League. Two thousand delegates are expected to attend. More than 200 sectional clubs are affiliated with the radio league, the members of which operate more than 6,500 amateur wireless stations.

Standard Oil Co. in Fiume  
Fiume, Aug. 30.—The Standard Oil Company is negotiating for lands here on which to erect warehouses, estimated to cost \$3,000,000, it was reported here to-day.

QUALITY FURNITURE  
The Talk of New York  
Standing Floor Lamp  
with 26-inch shade  
\$29.75  
PARDEE SHOPPE  
NICHOLAS OLANO  
31 West 47th Street, New York

The GUNN  
SECTIONAL  
BOOKCASE  
For the Home and Office  
Flush top, ends and front do away with usual sectional faults. No unsightly iron bands. Roller-bearing doors, removable to clean glass without damage to books. The best of Grand Rapids cabinet-work and finish. Full line on display.  
Case No. 501  
Sales and Display Rooms, 11 E. 36th St.  
Telephone Murray Hill 4069  
The GUNN FURNITURE CO.  
Factory: Grand Rapids, Mich.

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